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# Does Humana Cover Acupuncture?

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## In this article...

- Humana Medicare Advantage plans cover acupuncture to treat chronic pain, and some Humana Medicare plans may also cover chiropractic care. Learn more and compare plans.



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Acupuncture has been gradually gaining acceptance within the medical community as a safe and effective alternative to prescription medications and other widely used treatments for migraines and pain.


Original Medicare (Medicare Part A and Part B) added [acupuncture coverage](https://www.medicareadvantage.com/benefits/does-medicare-cover-acupuncture) (<https://www.medicareadvantage.com/benefits/does-medicare-cover-acupuncture>) to its list of benefits in 2020. This means all Medicare Advantage (Part C) plans – including Humana Medicare Advantage plans – cover acupuncture. Many Humana Medicare plans may also offer additional pain management benefits, such as chiropractic care, physical therapy and prescription drugs.

Humana is one of the largest providers of Medicare Advantage plans. These plans provide coverage for everything found in Original Medicare, while at the same time often providing some additional benefits not found in Original Medicare such as coverage for prescription drugs, dental, vision, hearing and more.

## When Do Humana Medicare Plans Pay for Acupuncture?

Medicare Part B [covers 12 acupuncture visits within a 90-day period](https://www.medicare.gov/coverage/acupuncture) (<https://www.medicare.gov/coverage/acupuncture>) for chronic lower back pain. If improvement is shown at the conclusion of the 12 visits, Medicare may cover an additional 8 sessions. No more than 20 visits may be covered within the same calendar year.

[Humana Medicare Advantage plans \(/medicare/humana\)](#) are required to cover at least the same level of acupuncture care as Medicare Part B covers. Some Humana plans may cover even more acupuncture visits for a longer period of time, but you should [check with your plan directly to learn more](#).

For example, [some Humana Medicare plans](https://docushare-web.apps.cf.humana.com/Marketing/docushare-app?file=4037189) (<https://docushare-web.apps.cf.humana.com/Marketing/docushare-app?file=4037189>) may cover up to 25 acupuncture sessions per year with a \$0 copay, which is more than the maximum of 20 covered by Original Medicare. This is just one example of a Humana Medicare Advantage plan that goes above and beyond the acupuncture coverage offered by Original Medicare. 

Medicare Part B does not cover acupuncture for any other condition besides chronic lower back pain. Medicare defines chronic pain as pain that:

- Persists for at least 12 weeks
- Has no known cause and is not related to inflammation, cancer or infectious disease
- Is not associated with surgery or pregnancy

To qualify for Original Medicare acupuncture coverage, the procedure must be performed by a doctor or other health care provider who has a masters or doctoral level degree in acupuncture or Oriental Medicine from an accredited school, and they must maintain an active and unrestricted license to practice acupuncture in the state where the care is being provided.

Part B typically requires a 20% coinsurance payment after you meet your annual Part B deductible. Receiving acupuncture from a provider who doesn't accept Medicare assignment may trigger **Part B excess charges** (<https://www.medicaresupplement.com/costs/medicare-excess-charges/>). If you have a Humana Medicare plan, you may need to receive your acupuncture from a qualified doctor who participates in the Humana network of providers. And there may be certain other restrictions or conditions associated with your Humana plan.

A Humana Medicare Advantage plan may feature a lower deductible or coinsurance amount, so be sure to check with your plan provider or call to speak with a licensed insurance agent to find out more about how much acupuncture costs with a Humana Medicare plan.

If you are currently enrolled in a Humana Medicare Advantage plan, the best thing to do is call the number on your plan ID card to speak to a Humana representative about your acupuncture coverage along with any terms and conditions. You may also [use the Humana online member portal \(/medicare/myhumana-login\)](#) to log into your account and view your plan benefits.

## What Other Pain Management Do Humana Plans Cover?

Acupuncture is just one of the pain treatments that may be covered by a Humana Medicare Advantage plan. Many plans also cover:

- Prescription pain relieving drugs
- Chiropractic care
- Physical therapy
- Memberships to health and fitness programs such as SilverSneakers (</medicare/humana-silver-sneakers>) that may help manage pain

Humana may also offer Medicare Advantage Special Needs Plans (SNPs) where you live, which are plans that are specifically tailored to a particular chronic health condition and may offer more focused coverage for pain or other symptoms of chronic diseases.

## Where Do I Compare Humana Medicare Plans That Cover Acupuncture?

Contact a licensed insurance agent to learn more about the Humana Medicare Advantage plans offered in your area. An agent will be able to discuss acupuncture coverage and other covered pain treatments offered by various plans and help you make an informed decision about your health care coverage and needs.

Visit Humana-MedicareAdvantage.com ([https://www.humana-medicareadvantage.com/?afid=522962&tfn=ODQoLTMyOC01NDM1&utm\\_source=HelpAdvisor&utm\\_medium=referral&utm\\_campaign=acupuncture](https://www.humana-medicareadvantage.com/?afid=522962&tfn=ODQoLTMyOC01NDM1&utm_source=HelpAdvisor&utm_medium=referral&utm_campaign=acupuncture))

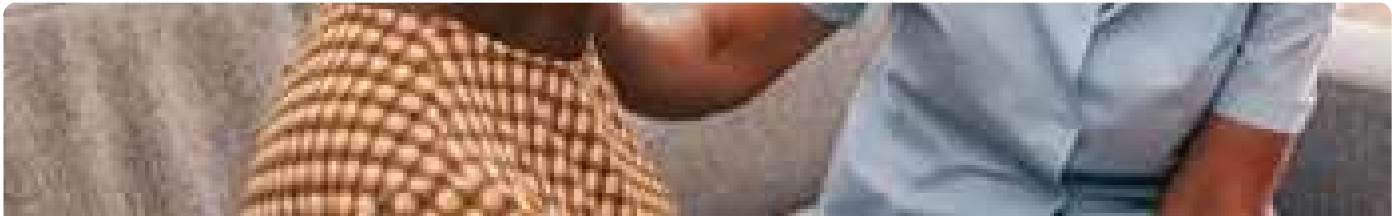
Visit Humana-MedicareAdvantage.com to compare Medicare Advantage plans, side by side.

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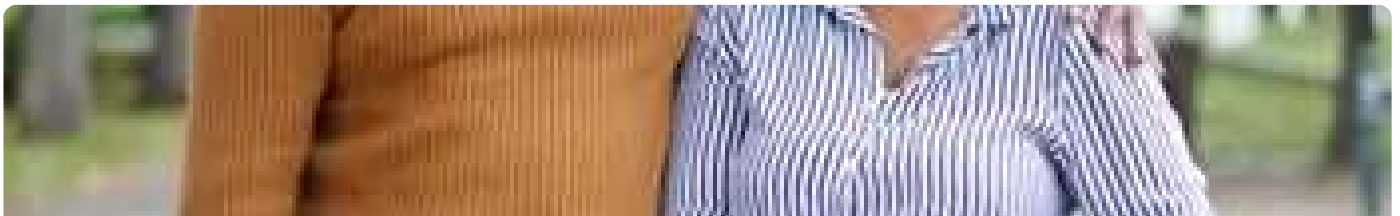
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